

Information to identify the case:

Debtor 1	Frank A Chimento III	Social Security number or ITIN	xxx-xx-4458
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-18335-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank A Chimento III
aka Frank Chimento

8/23/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Frank A Chimento, III
DebtorCase No. 14-18335-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Aug 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2019.

db +Frank A Chimento, III, 6 Tempesta Terrace, West Caldwell, NJ 07006-6934
 aty +Brian J. Aloia, 2 Broad Street, Suite 407, Bloomfield, NJ 07003-2549
 aty +Jay Pasternack, 1066 Clifton Ave., PO Box 3054, Clifton, NJ 07012-0354
 cr +Group D Capital Partners 1, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West,
 Denville, NJ 07834-1239
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, Bankruptcy Department,
 350 Highland Drive, Lewisville, TX 75067)
 cr +Palmer Properties, LLC, c/o Sandra Moran Esq & Nola R. Bencze, E,
 Buchanan Ingersoll & Rooney PC, 700 Alexander Park, Suite 300, Princeton, NJ 08540-6351
 op #+Sandra LoBello, Two Sisters Estate Sales, 140 Hundred Oaks Dr., Tom Rivers, NJ 08755-0983
 cr +Selene Finance LP as servicer for SRMOF II 2011-1, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Roseland, NJ 07068-1640
 515014720 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 514744843 +Gem Rec Sys, 1001 McBride Ave, Little Falls, NJ 07424-2534
 514744846 +Milstead & Associates, LLC, 220 Lake Drive East - Suite 301, Cherry Hill, NJ 08002-1165
 514918043 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,
 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
 514744848 Nco Fin/55, PO Box 13570, Philadelphia, PA 19101
 515028398 +Palmer Properties, LLC., c/o Sandy Moran, Esq. and Nola Bencze, E,
 Buchanan Ingersoll & Rooney, PC, 700 Alexander Park, Suite 300, Princeton, NJ 08540-6351
 514963218 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 518355301 Selene Finance LP, PO Box 71243, Philadelphia, PA 19176-6243
 514744851 State of New Jersey, Dept of Labor & Workforce Accounts, PO box 2672,
 New Brunswick, NJ 08903-2672
 515686341 +State of New Jersey, Department of Labor, PO BOX 951, Trenton, NJ 08625-0951
 516628740 +U.S. BANK NATIONAL ASSOCIATION,, Robertson, Anschutz & Schneid, P.L.,,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 516235847 +U.S. Bank, National Association, as Trustee, c/o Nationstar Mortgage LLC,
 ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
 514744852 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494
 514796091 +Valley National Bank, 1445 Valley Rd, Wayne NJ 07470-8438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2019 00:25:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 24 2019 00:25:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514744844 EDI: IRS.COM Aug 24 2019 03:53:00 Internal Revenue Service, 955 S. Springfield Ave.,
 Springfield, NJ 07081
 515241844 E-mail/Text: bkteam@selenefinance.com Aug 24 2019 00:24:55 Selene Finance LP,
 9990 Richmond Avenue, Suite 400 South, Houston, Texas 77042-4546
 514744849 +E-mail/Text: bkteam@selenefinance.com Aug 24 2019 00:24:55 Selene Finance Lp,
 9990 Richmond Ste 100, Houston, TX 77042-4559

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +U.S. BANK NATIONAL ASSOCIATION, Robertson Anschutz & Schneid, P.L.,
 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
 514744845* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 514744847* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, PO Box 619096,
 Dallas TX 75261-9741)
 514744850* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, 50 Barrack Street,
 PO Box 269, Trenton, NJ 08695)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel Brett Sullivan on behalf of Creditor NATIONSTAR MORTGAGE, LLC BNCmail@w-legal.com
Deborah T. Feldstein on behalf of Creditor Group D Capital Partners 1, LLC dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Jeanette F. Frankenberg on behalf of Creditor Selene Finance LP as servicer for SRMOF II 2011-1 Trust cmecf@sternlav.com
Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Marie-Ann Greenberg (NA) on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Michael Sklar msklar@ajwillnerauctions.com
Nola R. Bencze on behalf of Creditor Palmer Properties, LLC nbencze@clarkhill.com, mfaas@clarkhill.com
Scott D. Sherman on behalf of Debtor Frank A Chimento, III ssherman@minionsherman.com
Valorie D. Smith on behalf of Creditor Internal Revenue Service valorie.d.smith@usdoj.gov, usanj.ecfcivildocketing@usdoj.gov

TOTAL: 13